

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

PAUL ANTHONY IONADI

Debtor(s)

Case No. 20-22585GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/03/2020.
- 2) The plan was confirmed on 10/06/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/12/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 03/03/2023.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 35.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,984.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$142,885.78
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$142,885.78

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$5,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$5,982.34
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$10,982.34

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE**	Unsecured	1,403.00	NA	NA	0.00	0.00
CITY & SCHOOL DIST OF PITTSBURG	Secured	46.68	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	1,083.16	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	267.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	140.47	264.72	264.72	0.00	0.00
FIRST PROGRESS	Unsecured	295.00	NA	NA	0.00	0.00
FIRST TECH FCU	Unsecured	7,657.00	7,657.60	7,657.60	0.00	0.00
FIRST TECH FCU	Secured	13,992.60	15,030.69	0.00	0.00	0.00
FIRST TECH FCU	Secured	0.00	3,640.35	0.00	0.00	0.00
HOME LOAN INVESTMENT BANK	Secured	25,000.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	79,901.82	35,196.55	35,196.55	607.20	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	53,240.48	53,240.48	0.00	0.00
NAVIENT SOLUTIONS INC O/B/O ECM	Unsecured	45,051.22	46,729.87	46,729.87	0.00	0.00
NORTHWEST BANK*	Secured	0.00	129,843.92	129,843.92	56,263.76	0.00
NORTHWEST BANK*	Secured	500,000.00	498,854.71	0.00	72,956.02	0.00
NORTHWEST BANK*	Secured	NA	0.00	0.00	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	0.00	2,444.55	2,444.55	41.80	0.00
PA DEPARTMENT OF REVENUE*	Secured	7,162.91	4,079.51	4,079.51	1,609.50	420.16
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	228.53	228.53	0.00	0.00
PHFA-HEMAP(*)	Unsecured	57,474.43	57,224.43	57,224.43	0.00	0.00
PHFA-HEMAP(*)	Unsecured	0.00	0.00	0.00	0.00	0.00
PITTSBURGH WATER & SEWER AUTH	Unsecured	555.66	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	1,736.80	1,736.80	1,736.80	0.00	0.00
PRA AG FUNDING LLC	Unsecured	3,484.11	NA	NA	0.00	0.00
PRA AG FUNDING LLC	Unsecured	4,604.79	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,920.00	1,920.00	1,920.00	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLF	Priority	NA	0.00	5.00	5.00	0.00
RSH AND ASSOCIATES	Unsecured	265.00	265.23	265.23	0.00	0.00
SANTANDER CONSUMER USA	Secured	NA	0.00	0.00	0.00	0.00
SYNCHRONY BANK	Unsecured	6,358.00	NA	NA	0.00	0.00
WASTE MANAGEMENT* (PMT)	Unsecured	64.60	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$72,956.02	\$0.00
Mortgage Arrearage	\$129,843.92	\$56,263.76	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$4,079.51	\$1,609.50	\$420.16
TOTAL SECURED:	\$133,923.43	\$130,829.28	\$420.16
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$37,646.10	\$654.00	\$0.00
TOTAL PRIORITY:	\$37,646.10	\$654.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$169,267.66	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$10,982.34</u>	
Disbursements to Creditors	<u>\$131,903.44</u>	
TOTAL DISBURSEMENTS :		<u>\$142,885.78</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/11/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.